

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for providing remote web-based financial portfolio coaching ~~remotely over an internet connection~~, implemented via a computing device including at least one processor and memory, comprising:

~~selecting~~ receiving a selection of a service agreement ~~[[for]] from~~ a user, via the computing device, ~~wherein the service agreement is selected by the user~~, wherein the selected service agreement is chosen from a plurality of different service agreements providing various service levels related to portfolio modeling and coaching, and wherein the various service levels define distinct combinations of support, financial models, portfolio modeling, and coaching services to the user;

identifying a current financial portfolio of the user;

identifying a financial model selected from a set of financial models defined by the selected service agreement, the financial model including a user profile based on personal financial parameters of the user including at least a risk tolerance level; and

providing to the user, via the computing device, ~~over the internet connection~~ customized financial coaching tailored to life intentions of the user, wherein the customized financial coaching includes suggestions for changes to the current financial portfolio based on the user profile and ~~the distinct combination of services defined by~~ the selected service agreement, wherein the suggestions are presented in a natural language format, and wherein the suggestions include financial products and recommended securities for the user to purchase.

2. (Currently Amended) The method of claim 1, further including:
determining ~~wherein~~ the personal financial parameters ~~further include:~~ including a user investment style; and a user bull/bear market attitude.

3. (Currently Amended) The method of claim 1 wherein ~~said user~~ the risk tolerance level is determined by:

displaying, via the computing device, to the user a series of progressively more negative financial scenarios;

receiving from the user, via the computing device, responses to the series;

analyzing ~~[[a]] the received response responses to each negative scenario received from the user;~~ and

generating the risk tolerance level based on the ~~user's responses~~ analysis.

4. (Currently Amended) The method of claim 2 wherein said user investment style is determined by:

displaying to the user a series of test scenarios via the computing device;

receiving user responses to the series of test scenarios via the computing device;

and

generating said user investment style based on the received user responses ~~to these test scenarios~~.

5. (Currently Amended) The method of claim 2 wherein said user bull/bear attitude is determined by:

displaying to the user a series of user selected expert opinions via the computing device;

receiving user responses to the series of user selected expert opinions via the computing device;

analyzing the ~~user's response to the opinion~~ received user responses; and

generating said user bull/bear attitude based on the ~~user responses~~ analysis.

6. (Currently Amended) The method of claim 1 further comprising:
filtering a list of securities based on the user profile, ~~wherein filtering the list of securities yields~~ to generate the recommended securities; and

presenting the recommended securities to the user for possible security swaps, wherein securities can be added to or removed from the current financial portfolio.

7. (Currently Amended) The method of claim 6 wherein filtering the list of securities comprises:

obtaining a Value At Risk (VAR) value and a Beta value for each security in the list of securities; and

rejecting securities in the list of securities not complying with the user profile based on the VAR values and the Beta values.

8. (Currently Amended) The method of claim 1, further including:
calculating wherein a risk management model is used to calculate a user VAR value and a user Beta value for the portfolio using a risk management model.

9. (Currently Amended) The method of claim 8 further comprising:
comparing the user VAR value and the user Beta value to a VAR value and a Beta value of various user selected market indices; and
displaying the result to the user in a graph via the computing device.

10. (Currently Amended) The method of claim 1, further including:
wherein generating a compound growth factor is calculated by: using linear regression and natural logarithm.

11. (Currently Amended) The method of claim 10, further including:
projecting wherein a future performance of the current financial portfolio is-
projected using the compound growth factor.

12. (Currently Amended) The method of claim 6 further comprising:
allowing the user to select at least one security from the filtered list of securities;
swapping the selected securities with securities in the current financial portfolio;
and
analyzing and displaying the effect of said swapping on the current financial
portfolio; and
displaying, via the computing device, the analysis.

13. (Currently Amended) The method of claim 6, further including:
displaying, via the computing device, wherein the filtered list of securities is-
displayed in a first column and a second column, wherein securities with positive Beta

values are displayed in the first column and securities with negative Beta values are displayed in the second column.

14. (Currently Amended) The method of claim 1, further including:
creating, by wherein a financial model developer, ~~creates~~ an ideal portfolio based on the user profile.

15. (Currently Amended) The method of claim 1, further including:
providing, to wherein the user, ~~is provided with~~ automated computer coaching and live coaching based on the selected service agreement.

16. (Currently Amended) A system for providing ~~[[a]] remote~~ web-based financial portfolio coaching ~~remotely over the Internet~~ comprising:

- at least one memory to store data and instructions; and
- at least one processor configured to access the at least one memory and execute instructions to:
 - ~~a service agreement component used to enable~~ receive a selection, from a user, ~~to select~~ of a service agreement for the user, wherein the selected service agreement is chosen from a plurality of different service agreements providing various service levels related to portfolio modeling and coaching, and wherein the various service levels define distinct combinations of support, financial models, portfolio modeling, and coaching services to the user;
 - ~~a portfolio generator used to model~~ identify a current financial portfolio for ~~[[a]] the~~ user;
 - ~~a user profile generator~~ generate, based upon a financial model selected from a set of financial models defined by the selected service agreement, ~~the user profile generator for generating~~ a user profile based on personal financial parameters of the user, wherein the user profile includes at least a risk tolerance level;

~~a computer coaching server coupled to~~ providing, via an internet connection, ~~wherein the computer coaching server provides~~ automated financial coaching presented in a natural language format; and

~~a live financial advisor server coupled to the internet connection; wherein said computer coaching server and said live financial advisor recommend~~ providing, to the user, recommended changes to the current financial portfolio based on the user profile and the distinct combination of services defined by the selected service agreement, including providing customized financial coaching tailored to life intentions of the user and providing suggestions of financial products and recommended securities for the user to purchase.

17. (Currently Amended) The ~~user profile generator~~ system of claim 16 wherein the profile is based on personal financial parameters of the user, and the personal financial parameters further including include:

a user investment style; and
a user bull/bear market attitude.

18. (Currently Amended) The ~~user profile generator~~ system of claim 16, wherein the at least one processor is further comprising of configured to:

~~a subsystem for determining the risk tolerance level by displaying~~ display to the user a series of progressively more negative scenarios[[],];

receive responses to the series;

~~analyzing a response~~ analyze the received responses ~~to each negative scenario received from the user;~~ and

~~generating~~ generate the risk tolerance level based on the user's responses analysis.

19. (Currently Amended) The ~~user profile generator~~ system of claim 17, wherein the at least one processor is further comprising of configured to:

~~a subsystem for determining~~ determine the user's investment style by displaying to the user a series of test scenarios[[],]; and

~~generating~~ generate said user investment style based on the user responses to these test scenarios.

20. (Currently Amended) The ~~user profile generator~~ system of claim 17, wherein the at least one processor is further including a subsystem for determining configured to determine the user's bull/bear attitude ~~comprising~~ by:

displaying a series of user selected expert opinions;
analyzing the user's response to the opinion; and
generating said user bull/bear attitude based on the user responses.

21. (Currently Amended) The ~~financial risk management~~ system of claim 16, wherein the at least one processor is further comprising configured to:

~~a filtering engine used to filter~~ a list of securities based on the user profile[[,]] to generate recommended securities; and

~~coupled to the coaching engine presenting~~ present the recommended securities to the user for swapping, ~~wherein filtering the list of securities yields the recommended securities.~~

22. (Currently Amended) The ~~filtering engine~~ system of claim 21, wherein the at least one processor is further comprising configured to:

~~logic for calculating~~ calculate a Value At Risk (VAR) value and a Beta value for each security in the list of securities; and

~~logic for rejecting~~ reject securities in the list of securities not complying with the user profile based on the VAR values and the Beta values.

23. (Currently Amended) The system of claim 16, wherein the at least one processor is further configured to:

calculate, using a risk management tool, a user VAR value and a user Beta value; and

~~wherein a~~ graphically compare the user VAR value and [[a]] the user Beta value of the portfolio ~~are compared graphically~~ to a VAR value and a Beta value of user

~~selected market indices, wherein a risk management model is used to calculate the user VAR value and the user Beta value.~~

24. (Currently Amended) The system of claim 16, wherein the at least one processor is further comprising configured to:

~~a subsystem for estimating~~ estimate a compound growth factor ~~[[by]]~~ using linear regression time period natural logarithm.

25. (Currently Amended) The system of claim 24, wherein the at least one processor is further configured to:

~~wherein project~~ a future performance of the portfolio ~~is projected~~ based on the compound growth factor.

26. (Currently Amended) The system of claim 21, wherein the at least one processor is further comprising configured to:

~~a modeling subsystem allowing~~ allow the user to select at least one security from the filtered list of securities;

~~swapping~~ swap the selected securities with securities in the current financial portfolio; and

~~analyzing~~ analyze an effect of the swapping on the current financial portfolio.

27. (Currently Amended) The system of claim 21, wherein the at least one processor is further comprising configured to:

~~wherein the filtered list of securities is displayed~~ display the filtered list of securities in a first column and a second column, wherein securities with ~~[[a]]~~ positive Beta values are displayed in the first column and securities with negative Beta values are displayed in the second column.

28. (Currently Amended) The system of claim 16, wherein the at least one processor is further configured to:

~~wherein the portfolio generator creates~~ create an ideal portfolio based on the user profile.

29. (Currently Amended) The system of claim 16, wherein the at least one processor is further configured to:

~~wherein the user is provided with~~ provide, to the user, access to the computer coaching server and ~~to the live financial advisor server~~ advising based on the selected service agreement.

30. (Currently Amended) A computer program embodied on a computer readable medium for providing web-based financial portfolio coaching remotely over an internet connection, wherein the computer program ~~comprises~~ is configured to perform a method comprising:

~~code segment for selecting~~ receiving a selection of a service agreement ~~[[for]] from a user, wherein the service agreement is selected by the user,~~ wherein the selected service agreement is chosen from a plurality of different service agreements providing various service levels related to portfolio modeling and coaching, and wherein the various service levels define distinct combinations of support financial models, portfolio modeling, and coaching services to the user;

~~code segment for identifying~~ a current financial portfolio of the user;

~~code segment for identifying~~ a financial model ~~selected~~ from a set of financial models defined by the selected service agreement, the financial model including a user profile based on personal financial parameters of the user, the personal financial parameters including at least a risk tolerance level; and

~~code segment for providing to the user over the internet connection~~ customized financial coaching tailored to life intentions of the user, wherein the customized financial coaching includes suggestions for changes to the current financial portfolio based on the user profile and ~~the distinct combination of services defined by the selected service agreement,~~ wherein the suggestions are presented in a natural language format, and wherein the suggestions include financial products and recommended securities for the user to purchase.

31. (Currently Amended) The computer program embodied on a computer-readable medium of claim 30, wherein the method further comprising includes:

~~code to calculate~~ calculating a user's personal financial parameters wherein the personal financial parameters include~~[[:]]~~ a user investment style~~[[:]]~~, and a user bull/bear attitude.

32. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 30 ~~further comprising code for determining said~~ wherein the method determines the user risk tolerance level by:

displaying to the user a series of progressively more negative financial scenarios;
receiving responses to the series;

~~analyzing a response to each negative scenario received from the user~~ the received responses; and

generating the risk tolerance level based on the ~~user's responses~~ analysis.

33. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 31 ~~further comprising code for determining said~~ wherein the method determines the user investment style by:

displaying to the user a series of test scenarios;
receiving responses to the series of test scenarios; and

generating said user investment style based on the ~~user~~ received responses ~~to these test scenarios~~.

34. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 31 ~~further comprising code for determining said~~ wherein the method determines the user bull/bear attitude by:

displaying a series of user selected expert opinions;
receiving user responses to the series of user selected expert opinions;
~~analyzing the user's response to the opinion~~ received user responses; and
generating said user bull/bear attitude based on the ~~user responses~~ analysis.

35. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 30 ~~further comprising~~ wherein the method further includes:

~~code for~~ filtering a list of securities based on the user profile, ~~wherein filtering the list of securities yields~~ to generate the recommended securities; and

~~code for~~ presenting the recommended securities to the user for possible security swaps.

36. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 35 wherein filtering securities further comprises:

~~code for~~ obtaining a Value At Risk (VAR) value and a Beta value for each security in the list of securities; and

~~code for~~ rejecting securities in the list of securities not complying with the user profile based on the VAR ~~values~~ value and the Beta ~~values~~ value.

37. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 30 ~~further comprising~~ wherein the method further includes:

~~code for~~ calculating a user VAR value and a user Beta value for the current financial portfolio.

38. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 36 ~~further comprising~~ 37, wherein the method further includes:

~~code for~~ comparing the user VAR value and the user Beta value to a VAR value and a Beta value of various user selected market indices to generate at least one result; and

~~code for~~ displaying the at least one result to the user ~~[[in]]~~ via a graph.

39. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 35 ~~further comprising~~ wherein the method further includes:

~~code for~~ allowing the user to select at least one security from the filtered list of securities;

~~code for~~ swapping said the selected securities with securities in the current financial portfolio; and

~~code for analyzing and displaying~~ the effect of said swapping on the current financial portfolio; and
displaying the effect to the user via a display device.

40. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 35 ~~further comprising~~ wherein the method further includes:
~~code to display~~ displaying the filtered securities in a first column and a second column, wherein securities with positive Beta values are displayed in the first column and securities with negative Beta values are displayed in the second column.

41. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 30 ~~further comprising~~ wherein the method further includes:
~~code for a financial portfolio model to create~~ creating, via a financial portfolio model, an ideal user portfolio based on the user profile.

42. (Currently Amended) The computer program ~~embodied on a computer-readable medium~~ of claim 30 ~~further comprising~~ wherein the method further includes:
~~code to provide~~ providing the user with automated computer coaching and live coaching based on the selected service agreement.